

## Proposed NU Business Name: **TAHSIN PEGION FARM**



Project identification and prepared by: Orjun Kumar Shill,  
Dakshinkhan Unit, Dhaka  
Project verified by: Md. Siddiqur Rahman



## ***Brief Bio of The Proposed Nobin Udyokta***

Name	:	<b>Mosammat Basana Begum</b>
Age	:	29-07-1989 ( 28 Years)
Education, till to date	:	H.S.C
Marital status	:	Married
Children	:	1 Son 1 Daughter
No. of siblings:	:	02 Brothers 2 Sister
Address	:	Vill: Kanckura ,P.O:Kanchkura ,P.S: Uttorkhan, Dist: Dhaka
Parent's and GB related Info		
(i) Who is GB member	:	Mother <input checked="" type="checkbox"/> Father <input type="checkbox"/>
(ii) Mother's name	:	Aysha Begum
(iii) Father's name	:	Md Badsha Mia
(iv) GB member's info	:	Branch: Uttorkhan, Centre # 60 (Female), Member ID:3782 , Group No: 05 Member since: 03-09-1997( 20 Years) First loan: BDT = 5,000 /- ,Last Loan :-50,000/- Outstanding loan:= 21,000/-
Further Information:		
(v) Who pays GB loan installment	:	Father
(vi) Mobile lady	:	No
(vii) Grameen Education Loan	:	No
(viii) Any other loan like GB, BRAC ASA etc..	:	No

## ***BRIEF BIO OF THE PROPOSED NOBIN UDYOKTA (CONT...)***

Present Occupation(Besides own business, i.e., persuading further studies, other business etc.)	:	Nil
Business Experiences & Skill Own Business and Training Info	:	05 years of business experience. : 05 years experience in running business. : He has no training
Other Own/Family Sources of Income	:	Nil
Other Own/Family Sources of Liabilities	:	None
Entrepreneur Contact No.	:	01616-418191
Family's Contact No.	:	01675-328262
NU Project Source/Reference	:	Grameen Shakti Samajik Byabosha Ltd. Dakshinkhan Unit, Dhaka

## BRIEF HISTORY OF GB LOAN UTILIZATION BY HIS FAMILY

**Aysha Begum** joined Grameen Bank since 20 years ago. At first she took BDT 5000 loan from Grameen Bank. She gradually took loan from GB. Utilize loan in business.

## Proposed Nobin Udyokta Business Info

Business Name	:	Tahsin Pegion Farm
Location	:	Kanchkura,Uttorkhan, Dhaka
Total Investment in BDT	:	BDT 350,000/-
Financing	:	Self BDT 250,000/- (from existing business) 71% Required Investment BDT 100,000/- (as equity) 29 %
Present salary/drawings from business (estimates)	:	BDT 5,000
Proposed Salary	:	BDT 5,000
Size of shop	:	15 ft x 20 ft= 300 square ft
Security of the shop	:	Nil
Implementation	:	<ul style="list-style-type: none"><li>▪The business is planned to be scaled up by investment in existing goods Pegion,etc.</li><li>▪Average 20 % gain on sales.</li><li>▪The business is operating by entrepreneur. Existing <b>No</b> employee.</li><li>▪The shop is Owner .</li><li>▪Collects goods from Tongi,Mirpur .</li><li>▪Agreed grace period is 3 months.</li></ul>

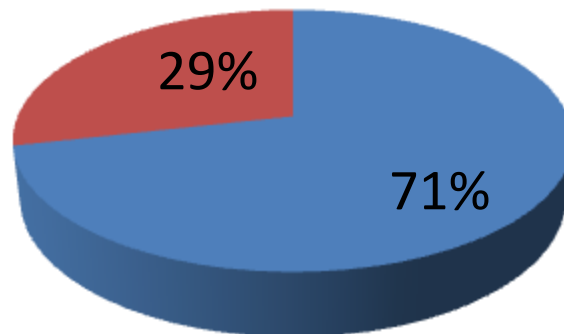
## Existing Business (BDT)

Particular	Daily	Monthly	Yearly
<b>Revenue (sales)</b>			
Pigeon	2,500	75,000	900,000
	0	0	0
<b>Total Sales (A)</b>	<b>2,500</b>	<b>75,000</b>	<b>900,000</b>
<b>Less. Variable Expense</b>			
Pigeon	2,000	60,000	720,000
<b>Total variable Expense (B)</b>	<b>2,000</b>	<b>60,000</b>	<b>720,000</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>500</b>	<b>15,000</b>	<b>180,000</b>
<b>Less. Fixed Expense</b>			
Rent		0	0
Electricity Bill		300	3,600
Transportation		1,000	12,000
Mobile Bill		1000	12,000
Entertainment		500	6,000
Salary (sttaf)		0	0
Salary (self)		5,000	60,000
<b>Total fixed Cost (D)</b>		<b>7,800</b>	<b>93,600</b>
<b>Net Profit (E) [C-D]</b>		<b>7,200</b>	<b>86,400</b>

Investment Breakdown								
Particulars	Existing			Particulars	Proposed			Proposed Total
	Quantity	Price	Unit Price		Quantity	Price	Unit Price	
Chilla	6	12000	72000	Chilla	2	12000	24,000	96,000
Oriental	8	3500	28000	Oriental	2	3500	7,000	35,000
King	6	5000	30000	King	2	5000	10,000	40,000
Moyna Zak	4	3000	12000	Moyna Zak	3	3000	9,000	21,000
Greegel	4	15000	60000	Greegel	2	15000	30,000	90,000
Giya Chulli	6	2000	12000	Giya Chulli	2	2000	4,000	16,000
Lal Chulli	4	2000	8000	Lal Chulli	2	2000	4,000	12,000
Kagji	8	2000	16000	Kagji	2	2000	4,000	20,000
Zhak	4	2500	10000	Zhak	2	2500	5,000	15,000
	0	0	0				0	0
Others			2000	Others			3,000	5,000
<b>Total</b>			<b>250,000</b>				<b>100,000</b>	<b>350,000</b>

## Source of Finance

■ Entrepreneur's contibution 250000   ■ Investor's Investment 100000   ■ Total 350000



## Financial Projection (BDT)

Particular	Daily	Monthly	1st Year	2nd Year	3rd year
<b>Revenue (sales)</b>					
Pigeon	3,500	105,000	1,260,000	1,323,000	1,389,150
	0	0	0	0	0
<b>Total Sales (A)</b>	<b>3,500</b>	<b>105,000</b>	<b>1,260,000</b>	<b>1,323,000</b>	<b>1,389,150</b>
<b>Less. Variable Expense</b>					
Pigeon	2,800	84,000	1,008,000	1,058,400	1,111,320
<b>Total variable Expense (B)</b>	<b>2,800</b>	<b>84,000</b>	<b>1,008,000</b>	<b>1,058,400</b>	<b>1,111,320</b>
<b>Contribution Margin (CM) [C=(A-B)]</b>	<b>700</b>	<b>21,000</b>	<b>252,000</b>	<b>264,600</b>	<b>277,830</b>
<b>Less. Fixed Expense</b>					
Rent		0	0	0	0
Electricity Bill		315	3,780	3,969	4,167
Transportation		1,000	12,000	12,000	12,000
Mobile Bill		1050	12,600	13,230	13,892
Entertainment		500	6,000	6,000	6,000
Salary (sttaf)		0	0	0	0
Salary (self)		5,000	60,000	60,000	60,000
<b>Non Cash Item</b>					
Depreciation		0	0	0	0
<b>Total Fixed Cost</b>		<b>7,865</b>	<b>94,380</b>	<b>95,199</b>	<b>96,059</b>
<b>Net Profit (E) [C-D]</b>		<b>13,135</b>	<b>157,620</b>	<b>169,401</b>	<b>181,771</b>
<b>Investment Payback</b>			<b>40,000</b>	<b>40,000</b>	<b>40,000</b>



# Cash flow projection on business plan (rec. & Pay)

Sl #	Particulars	Year 1 (BDT)	Year 2 (BDT)	Year 3 (BDT)
<b>1</b>	<b>Cash Inflow</b>			
1.1	Investment Infusion by Investor	100,000		
1.2	Net Profit	157,620	169,401	181,771
1.3	Depreciation (Non cash item)	0	0	0
1.4	Opening Balance of Cash Surplus		117,620	247,021
	<b>Total Cash Inflow</b>	<b>257,620</b>	<b>287,021</b>	<b>428,792</b>
<b>2</b>	<b>Cash Outflow</b>			
2.1	Purchase of Product	100,000		
2.2	Payment of GB Loan			
2.3	Investment Pay Back (Including Ownership Tr. Fee)	40,000	40,000	40,000
	<b>Total Cash Outflow</b>	<b>140,000</b>	<b>40,000</b>	<b>40,000</b>
<b>3</b>	<b>Net Cash Surplus</b>	<b>117,620</b>	<b>247,021</b>	<b>388,792</b>

# SWOT ANALYSIS

## **S**TRENGTH

Employment: Self: 01 Family:0 Others:0  
Experience & Skill : 05 Years  
Own Business :05  
Quality goods & services;  
Skill and experience;

## **W**EAKNESS

Lack of Capital/Investment

## **O**PPORTUNITIES

Huge demand in the community  
Location of shop;  
Regular customers;

## **T**HREATS

Theft  
Fire  
Political unrest

Pictures

























উত্তরখান ইউনিয়ন পরিষদ  
Uttarkhan Union Parishad  
কর্তৃপক্ষ, উত্তরখান, পুরা-১১৪৬, ময়মনসিংহ

**ক্রিড লাইসেন্স**

তারিখ : ১৫/০১/২০১৫  
সংখ্যা নং :


ক্রমিক নং : 5773  
পারিচয় নং : ৫০০

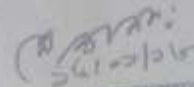
(ক্রিড, পি, এম এফ, ১২ (১) নং ক্রমিক প্রবিধান)

প্রতিষ্ঠানের নাম : **তাসীম কবুতর খামার**  
 খালিকের নাম : মোসা কলম লেদা  
 পিতা/স্বামীর নাম : বামশা বিয়া  
 মজার নাম : হায়েশা বেগম  
 ঠিকানা : কাঁচকুড়া, উত্তরখান, পুরা-১১৪৬

প্রতিষ্ঠানের ধরণ : কবুতর খামার  
 এলাকা : কাঁচকুড়া  
 লাইসেন্স ফি : ৫০০/- (পাঁচশত টাকা মাত্র)  
 বিজ্ঞাপন ফি :  
 সনাক্তন ফি :  
 তারিখানা : দুসত কর বাবদ = ৭৫/- (পাঁচাত্তর টাকা মাত্র)

উল্লিখিত নিবন্ধিত ফি/ফি সমূহ প্রদান করা হয়েছে ১ জুলাই ২০ ১৭ হইতে ৩০ জুন ২০ ১৪ পর্যন্ত  
 উপকৃত্তিবিহীন এলাকার ব্যবসা চালু হবার অনুমতি প্রদান করা হইল।

সিটি :  
  
**মোঃ মাহবুব আলম**  
 উত্তরখান ইউনিয়ন পরিষদ  
 উত্তরখান ইউনিয়ন পরিষদ, উত্তরখান, পুরা-১১৪৬

  
 চেয়ারম্যান  
 উত্তরখান ইউনিয়ন পরিষদ  
 উত্তরখান ইউনিয়ন পরিষদ, উত্তরখান, পুরা-১১৪৬

# FAMILY PICTURE

